EXHIBIT H



www.mobiloans.com 151 Melacon Road Marksville, LA 71351

Important Note: This statement represents the activity and status of your account as of the day the statement was generated. For the most up-to-date look at your activity, please log into your account at mobileans.com.

Account Holder:

.

Email:

Statement Date:

08/04/2013

Account Number:

08/19/2013

Billing Cycle: Current Balance: 07/19/2013 - 08/04/2013 \$590.00 Payment Due Date: Minimum Payment Due:

\$190.00

Transaction History

Transaction Date	Description	Deposits/Fees	Payments/Credits
08/04/2013	Payment - Thank you (Checking Account)	-	(\$90.00)
08/04/2013	Fixed Finance Charge	\$65.00	

Summary of Fees

Date Fee De	scription Amo	unt I	Fee Totals	Amount
	inance \$65.0		rotar roto orangou tris bining	\$65.00
Charge			5	\$510.00
		Įī.	Total fees charged 2013	

Minimum Payment Due

Due Date	Principal	Fees/Charges	Total
08/19/2013	\$100.00	\$90.00	\$190.00

Summary

Previous Balance	(+) Deposits/Fee	es (-) Payments/Credit	s (=) New Balance	
\$615.00	\$65,00	(\$90.00)	\$590.00	

Calculation of Minimum Payment Due: Your Minimum Payment Due is a payment of 10% of the outstanding Mobilioans Cash balance resulting from your most recent Mobilioans Cash draw plus accrued fees and fixed finance charges.

Automatic Payments: Your Mobiloans Cash comes with AutoPay. If you don't schedule or make a payment by your Payment Due Date, we will automatically deduct the minimum payment from your designated bank account on your Payment Due Date.

Billing Rights Summary: To access information on your rights to dispute transactions and how to exercise those please view the Billing Rights section of your Terms & Conditions.

If you think there is an error on your statement, write to Mobiloans Customer Service at: Mobiloans, LLC, 151 Melacon Road, Marksville, LA 71351 or contact us electronically at http://www.mobiloans.com.

View Your Agreement: Your entire Mobiloans Cash Agreement can be viewed by logging onto your account at www.mobiloans.com.

Mobiloans Credit Agreement and Terms and Conditions Effective August 23, 2013

MOBILOANS, LLC IS AN ENTITY OWNED AND OPERATED BY THE TUNICA-BILOXI TRIBE OF LOUISIANA. THE CREDIT ISSUED TO YOU AND INFORMATION PROVIDED UNDER THIS AGREEMENT BY MOBILOANS IS DONE SO SOLELY UNDER THE PROVISIONS OF LAWS OF THE TUNICA-BILOXI TRIBE OF LOUISIANA AND APPLICABLE FEDERAL LAW.

This Mobiloans Credit Agreement and Terms and Conditions (these "Terms and Conditions" or this "Agreement") govern your Mobiloans Credit Account. In this Agreement, "you" and "your" refer to those persons who have applied for and been approved for Mobiloans Credit. "We", "us", and "our" refer to Mobiloans, LLC, a tribal lending entity wholly owned by the Tunica-Biloxi Tribe of Louisiana, a sovereign nation located within the United States of America and is operating within the Tunica-Biloxi Reservation. "Tribe" or "Tribal" refers to the Tunica-Biloxi Tribe of Louisiana. Each loan made by us hereunder is being made from the Tunica-Biloxi Reservation. These Terms and Conditions contain an arbitration provision. Unless you act promptly to reject the arbitration provision, it will have a substantial effect on your rights in the event of a dispute.

You should review these Terms and Conditions to fully understand how Mobileans Credit works. If you have questions, you may contact Customer Support at 877-836-1518, You should retain a copy of these Terms and Conditions for your records.

HIGH COST CREDIT DISCLOSURE: MOBILOANS CREDIT IS AN EXPENSIVE FORM OF CREDIT, MOBILOANS CREDIT IS DESIGNED TO HELP CUSTOMERS MEET THEIR SHORT-TERM BORROWING NEEDS. THIS SERVICE IS NOT INTENDED TO PROVIDE A SOLUTION FOR LONGER-TERM CREDIT OR OTHER FINANCIAL NEEDS. ALTERNATIVE FORMS OF CREDIT MAY BE LESS EXPENSIVE AND MORE SUITABLE FOR YOUR FINANCIAL NEEDS.

Truth-in-Lending Disclosures

Interest Rate and Finance Charges	
Annual Percentage Rate on Mobiloans Credit advanced	0%
Minimum Charge - Fixed Finance Charge	Each Billing Cycle you will be charged a Fixed Finance Charge of:
	If your principalyour Fixed balance as of the Finance Charge last day of your prior Billing Cycle was at or belowyour Fixed Finance Charge will be:
	\$0 No charge
	\$100 \$10
	\$200 \$25
	\$300 \$35
	\$400 \$45
	\$600 \$6 5
	\$900 \$95
	\$1,200 \$105
•	\$1,500 \$135

Fees	
Cash Advance Fee	\$3.00 for each \$20.00 of Mobiloans Cash advanced, for draws of up to \$500
	\$2.00 for each \$20.00 of Mobiloans Cash advanced, for draws over \$500

How We Will Calculate Your Balance

To calculate the balance of your Account, at the beginning of each Billing Cycle we subtract all payments and credits made to your Account. Then we will add to your existing unpaid balance the applicable Fixed Finance Charge, the amount of any Mobiloans Cash draws made

Case 2:14-cv-07139-JCJ Document 205-5 Filed 12/21/17 Page 4 of 21

, since your last Periodic Statement, and any applicable Cash Advance Fees for draws of Mobiloans Cash advanced during that Billing Cycle.

<u>Billing Disputes:</u> Information on your rights to dispute transactions and how to exercise those rights is provided in these Terms and Conditions

See <u>Section VI</u> for further details on costs and charges and <u>Section X</u> and <u>Section XV</u> for further details on balance calculations and billing disputes.

I. Definitions

"Account" and "Mobileans Credit Account" mean your Mobileans Credit relationship established under this Agreement.

"Application" or "Mobiloans Credit Application" means each initial and supplemental credit application you submitted to Lender to in connection with establishing your Mobiloans Credit Account with Lender.

"AutoPay" means the automatic payment of the Minimum Payment Amount from your designated Demand Deposit Account.

"Billing Cycle" means the interval between the days or dates of regular periodic statements. All Pay Frequencies have two Billing Cycles per month.

"Business Day" means any day a bank in Louisiana is open for business not including weekends or bank holidays.

"Cash Advance Fee" means the nonrefundable fee charged for each draw on your Mobiloans Credit account, regardless of the time the Mobiloans Cash you receive from that draw is outstanding.

"Credit Umit" means the maximum amount you can borrow under your Mobiloans Credit Account.

"Demand Deposit Account" means a bank checking account you have identified for distribution of Mobiloans Cash and/or collection of payments due pursuant to the terms of this Agreement.

"Due Date" means the date reflected on your periodic statement on which your payment is due.

"Fixed Finance Charge" means a minimum charge, calculated on a tiered level based upon the unpaid balance in your Mobiloans Credit Account and charged to your Account each Billing Cycle that you have an unpaid balance.

"Lender" means Mobiloans, LLC, a Tribal entity wholly owned and operated by the Tunica-Biloxi Tribe of Louisiana possessing the inherent characteristics and immunities of the Tribal government.

"Minimum Payment Amount" means the minimum payment you agree to make each Billing Cycle, consisting of the Minimum Principal Amount and accrued fees and Fixed Finance Charges.

"Minimum Principal Amount" means that portion of your Minimum Payment Amount that is applied to the outstanding principal balance of your Mobiloans Credit Account.

"Mobiloans Cash" means the amount of cash you receive from a draw under your Mobiloans Credit Account.

"Mobiloans Credit" means the line of credit governed by this Agreement that allows eligible customers to receive short-term cash draws under this Agreement.

"Pay Date" means the date that you submitted in your initial or updated Mobiloans Credit Application as the date on which you are paid wages or receive other sources of income or benefits.

"Pay Frequency" means the frequency you receive your income payments which are either, weekly, bi-weekly, semi-monthly, or monthly. If your Pay Frequency is weekly, your Pay Dates are considered to be bi-weekly for determining your Billing Cycle under this Agreement. If your Pay Frequency is monthly, your Pay Dates are considered to be semi-monthly for determining your Billing Cycle under this agreement. All Pay Frequencies have two Billing Cycles and are required to remit two Minimum Payment Amounts per month.

"Periodic Statement" means the written statement issued for each Billing Cycle that describes, among other things, Mobiloans Cash transactions, accrued Fees and Finance Charges, payments made, other credits, balances that are past due, your previous balance, your new balance and your payment Due Date for that Billing Cycle.

"Tribal Law" means any law or regulation duly enacted by the Tunica-Biloxi Tribe of Louisiana, a sovereign nation located within the United States of America.

II. Eligibility for Mobiloans Credit

You may be eligible for Mobiloans Credit if you meet certain eligibility criteria established by us, which may change from time to time at our sole discretion. As of the date of this Agreement, the eligibility criteria are as follows:

- You have a regular source of income or benefits deposited to a qualified Demand Deposit Account;
- You are at least 18 years old (or at least 19 years old if you are a resident of Alabama or Nebraska);

- · You meet credit underwriting standards established by the Lender;
- You have identified a qualified Demand Deposit Account on the Application;
- You authorize the Lender to initiate automated transfers from your qualified Demand Deposit Account(s) to repay amounts
 'owed under this Agreement or you enroll for payments by mail, as described below;
- Your qualified Demand Deposit Account(s) are not frozen or subject to legal process (such as a garnishment order); and
- · You are not in default of this Agreement.

III. Establishing your Mobileans Credit Account

Upon approval and verification by Lender of the information you submitted on your Application, your Mobiloans Credit Account will be established. Your Mobiloans Credit Account will be terminated if you do not request Mobiloans Cash for a period of 12 consecutive months. By applying for and using your Mobiloans Credit, you acknowledge that you have received a copy of this Agreement and that you understand and accept its terms and conditions. Access to Mobiloans Cash is subject to the eligibility criteria provided in this Agreement and your compliance with the terms of this Agreement.

You can obtain your current Credit Limit by: (a) logging in to your Mobiloans Account online at http://www.mobiloans.com; (b) calling Customer Support at 877-836-1518; or (c) writing Mobiloans Customer Support at Mobiloans, LLC, P.O. Box 1409, Marksville, LA 71351.

IV. Accessing your Account and Receiving Mobiloans Cash

You may request Mobiloans Cash online at http://www.mobiloans.com, Aggregate Mobiloans Cash requests may not exceed your Credit Limit, and individual draws are limited to the availability under your Account. Proceeds deposited to a qualified Demand Deposit Account will be affected via ACH. If your request was received by 4:00 PM Central Time, your requested Mobiloans Cash may be available on the next day your financial institution holding your Demand Deposit Account is open for business. If you do not authorize electronic payments from your Demand Deposit Account and instead elect to make payments by mail, you will receive your Mobiloans Cash by check in the mail. Whether you receive your Mobiloans Cash by check of ACH, always check with your financial institution to accurately determine when the money will be available for use.

You may cancel a request for Mobiloans Cash at no cost to you by calling Customer Support at 877-836-1518 prior to 4:00 PM Central Time on the same day you made the request and, if you already received your Mobiloans Cash, you return the received Mobiloans Cash immediately as instructed by Customer Support. In the event that your draw of Mobiloans Cash will be funded by check and you desire to cancel your request, (a) if we have not mailed the check representing the Mobiloans Cash to you or (b) if you have not cashed the check representing the Mobiloans Cash, then we will cancel the check and your obligations in respect of that draw of Mobiloans Cash will be canceled.

Draw Restrictions: As noted above, aggregate Mobiloans Cash requests may not exceed your Credit Limit, and individual draws are limited to the availability under your Account. Additional draws may be restricted if you have not made one or more required Minimum Periodic Payments in full and on time, if we have reduced your Credit Limit as described in Section V or if your Account is not otherwise in good standing. In addition, if you have had an outstanding principal balance of Mobiloans Cash on your Account for at least 12 consecutive months, then you may not obtain additional Mobiloans Cash until you pay down the balance of your Mobiloans Credit Account to \$0. Once you have brought your Account balance to \$0, your ability to draw Mobiloans Cash will be reinstated. See Section VIII below for further Information on this paydown requirement and the reinstatement of your ability to draw Mobiloans Cash.

V. Credit Limit

Your Credit Limit is the maximum amount that you may borrow under your Mobiloans Credit Account. Your Credit Limit is assigned by the Lender and is between \$20 and \$1,500. This Credit Limit is subject to change with changes in your Demand Deposit Account status and/or underwriting eligibility. We reserve the right, at any time, and upon notice when required by Tribal Law or applicable federal law, to adjust your Credit Limit based on your use of Mobiloans Credit, your payment history with us and other factors, at the Lender's sole discretion. We may reduce your Credit Limit to \$0 at any time. We reserve the right to review your credit status at any time, including after obtaining credit reports and other credit information we believe to be relevant. We may modify your Credit Limit or cancel your Account at any time based on this information.

VI. Costs and Charges

Cash Advance Fee

We charge a Cash Advance Fee for each draw on your Mobiloans Credit Account, regardless of the period of time for which the Mobiloans Cash you receive from that draw is outstanding. The Cash Advance Fee is a **FINANCE CHARGE**. The Cash Advance Fee is assessed each time a draw is requested, and there is no grace period within which you may repay an advance and avoid payment of the related Cash Advance Fee. The amount of the Cash Advance Fee that will be assessed on a draw of Mobiloans Cash is as follows:

Fees	
Cash Advance Fee	\$3.00 for each \$20.00 of Mobiloans Cash advanced, for draws of up to \$500
	\$2.00 for each \$20.00 of Mobiloans Cash advanced, for draws

over \$500

Interest Rate and Fixed Finance Charge

The interest rate applied to the unpaid principal balance of Mobiloans Cash advanced under your Mobiloans Credit Account is 0%.

A fixed Finance Charge will be assessed at the beginning of any Billing Cycle based on the unpaid principal balance of Mobiloans Cash at the end of each prior Billing Cycle in accordance with the table below. The Fixed Finance Charge is a **FINANCE CHARGE**. Unless you pay your entire outstanding balance by the applicable Due Date specified in your Periodic Statement, there is no grace period within which you will not be charged a Fixed Finance Charge.

Interest Rate and Finance Charges				
Annual Percentage Rate on Mobiloans Credit advanced	0%			
Minimum Charge - Fixed Finance Charge	Each 8 Charge		charged a Fixed Finance	
		If your principal balance as of the last day of your prior Billing Cycle was at or below	your Fixed Finance Charge will be:	i
		\$0	No charge	
		\$100	\$10	
		\$200	\$25	
		\$300	\$35	
		\$400	\$45	
		\$600	\$65	
		\$900	\$95	
		\$1,200	\$105	
		\$1,500	\$135	

How we will calculate your balance: To calculate the balance of your Account, at the beginning of each Billing Cycle we subtract all payments and credits made to your Account. Then we will add to your existing unpaid balance the applicable Fixed Finance Charge, the amount of any Mobiloans Cash draws made since your last Periodic Statement, and any applicable Cash Advance Fees for draws of Mobiloans Cash advanced during that Billing Cycle.

Billing Disputes: Information on your rights to dispute transactions and how to exercise those rights is provided in these Terms and Conditions.

See Section X and Section XV for further details on balance calculations and billing disputes.

VII. Your Promise to Pay

You promise to pay the total of all outstanding Mobiloans Cash along with all accrued Fees and Finance Charges as described in this Agreement. To the extent permitted by Tribal Law or applicable federal law, you also promise to pay all costs and fees, including reasonable attorneys' fees, which we incur in collection or enforcement of the Agreement.

You agree to make the Minimum Payment Amount shown on each Periodic Statement on or before the applicable Due Date for such payment. The Minimum Payment Amount consists of the Minimum Principal Payment and accrued Fees and Finance Charges as described in this Agreement, Payments are credited to your Account effective as of the day they are received.

You may experience a delay between the date of your payment and the time you are able to take additional Mobiloans Cash while we verify that sufficient funds are available and/or we receive credit for any payments drawn on another depository institution. This action will not result in more cost to you, but it may delay the availability and/or amount of your future Mobiloans Cash.

There is no grace period for repayment.

If you fail to pay the Minimum Payment Amount on or before the applicable Due Date, an AutoPay payment will automatically be deducted by us from your Demand Deposit Account (see <u>Section VIII</u> below) if you have authorized the AutoPay feature. Any amount that is electronically transferred directly into the Demand Deposit Account will be eligible to be used as repayment of your outstanding Mobiloans

Cash balances at the time of the transfer.

To minimize the amount of Finance Charges you may incur, you are encouraged to pay your Mobiloans Cash balances in full on or before the applicable Due Date. You also may make payments toward your unpaid balance at any time without penalty.

Calculation of Minimum Principal Amount

If the Mobiloans Cash balance is up to and including \$400, the Minimum Principal Amount you are required to pay is \$20, and if the Mobiloans Cash balance exceeds \$400, the Minimum Principal Amount you are required to pay is equal to 5% of outstanding Mobiloans Cash balance.

VIII. Payment Options

Payments in Full and Partial Payments: You may pay your outstanding balance in full at any time. We also accept partial payments as further described in this Section VIII.

AutoPay: If you do not pay in full by scheduling an electronic payment to us or we do not receive a payment in full by mail prior to the Due Date, if you have enrolled in the AutoPay feature, we will process the AutoPay payment as a convenience for you. AutoPay is the automatic payment of the Minimum Payment Amount specified in the applicable Periodic Statement. If you elect to make AutoPay payments via ACH, we will debit your Demand Deposit Account for the amount of one AutoPay payment on the applicable Due Date.

Borrower-Scheduled Electronic Payments: You may schedule an electronic payment at any time up to the full amount of the outstanding balance of your Mobileans Credit Account prior to the applicable Due Date. You may schedule these payments online at http://www.mobileans.com, by calling Customer Support at 877-836-1518 or by mail. We must receive your scheduled payment request by 4:00 p.m. Central Time on the Business Day prior to the applicable Due Date. Any debit to a Demand Deposit Account will be processed via ACH and will take at least one (1) Business Day to process. Depending on the amount and timing of the early or partial payment, such payments may not reduce the Fees or Fixed Finance Charges that may accrue. See Section VI and Section VII above.

Payments by Mail: Extension of Mobiloans Credit is not conditioned on your repayment by electronic means of the amounts you owe Lender. You may make payments by mail, using certified check or money order payable to "Mobiloans, LLC", and any such payment must be received by 4:00 p.m. Central Time on the Business Day prior to the applicable payment Due Date. As noted in Section IV above, if you do not authorize electronic payments from your Demand Deposit Account and instead elect to make payments by mail, you will receive each draw of Mobiloans Cash by check in the mail.

Required Paydown to \$0 after 12 Months with an Outstanding Principal Balance of Mobiloans Cash: As described in Section IV, if you have had an outstanding principal balance of Mobiloans Cash on your Mobiloans Credit Account for at least 12 consecutive months, then your ability to initiate additional draws of Mobiloans Cash will be restricted until such time as you pay down the balance of your Mobiloans Credit Account to \$0. Repayment of your outstanding balance to \$0 can be made by paying the Minimum Payment Amount over a maximum of 20 Billing Cycles. You can pay off the outstanding balance in full or over a shorter time frame by scheduling additional electronic payments, sending additional payments by mail, paying more than the Minimum Payment Amount or just remitting a payment in full. Once you have paid in full the outstanding balance of your Account, your ability to make draws of Mobiloans Cash up to your Credit Limit will be reinstated. Depending on the method by which you make the final payment that brings your Account balance to \$0, it may take one to three Business Days to process the payment and reinstate your ability to make draws of Mobiloans Cash.

IX. Application of Payments

All payments received (whether electronically or otherwise) will be applied first to any accrued and unpaid fees and finance Charges, and then to the outstanding principal balance of your Mobiloans Credit Account.

X. Balance Computation Method

At the beginning of each Billing Cycle we subtract all payments and credits made to your Account. Then we will add to your existing unpaid balance the applicable Fixed Finance Charge, the amount of any Mobiloans Cash draws made since your last Periodic Statement, and any applicable Cash Advance Fees for draws of Mobiloans Cash advanced during that Billing Cycle. See <u>Section VI</u> above for more details about Fees and Finance Charges.

XI. Servicing Your Account

In connection with the servicing of your Mobiloans Credit Account, you hereby authorize us to contact you, including the use of an autodialer, text messaging (if you have opted-in to text messaging in your Application), or prerecorded message, at any phone number you have provided to us in your Application or otherwise, including mobile phone numbers, and at any address we have for you in our records or from other public and nonpublic databases we may lawfully access. Where allowed by law, we also may contact other individuals who may be able to provide updated employment, location, and contact information for you.

XII. Default

We may declare you to be in default of this Agreement at any time if: (a) you fail to comply with the terms of this Agreement, including your repayment obligations with respect to borrowings under your Mobiloans Credit Account; (b) we discover that any information you have provided to us is false or misleading in any material respect; (c) you have exceeded the limitations regarding the usage of your Mobiloans Credit Account as set forth in this Agreement; (d) you have not provided us with information we may request from time to time to satisfy our obligations to comply with the Bank Secrecy Act or other statutes or regulations that apply to us; or (e) anything else happens that causes us in our sole discretion to reasonably believe that the prospect of your Mobiloans Credit Account being repaid is impaired. In the event of default, we may suspend or terminate your right to access your Mobiloans Credit Account and to receive draws of Mobiloans Cash, and we may require you to repay at once the amount of all outstanding Mobiloans Cash and accrued Fees and Finance

Charges.

Upon the occurrence of any event of default, we may debit your Demand Deposit Account and apply any current or future funds available in your Demand Deposit Account(s) towards the repayment of any amounts past due and owed under this Agreement.

XIII. Periodic Statements

Not less than once each Billing Cycle during which there is (i) one or more Mobiloans Cash transactions, (ii) a payment is received, or (iii) there is an outstanding balance owing on your Mobiloans Credit Account, we will make available to you electronically, or if you specifically request, by mail, a Periodic Statement reflecting, among other things, Mobiloans Cash transactions, accrued Fees and Finance Charges, payments made, other credits, balances that are past due, your previous balance, and your new balance. In addition, we will provide you from time to time with any other disclosures or information required by this Agreement, Tribal law and applicable federal law.

Your Periodic Statements will be generated fourteen (14) days prior to the applicable Due Date for such Billing Cycle, A notification will be emailed to the email account you have on file in your Account, and your statement will be available electronically at http://www.mobiloans.com. You may choose not to receive your statements electronically. If you choose to receive paper statements, please notify us in writing within five days of opening your Account by writing to Mobiloans Customer Support at Mobiloans, LLC, P.O. Box 1409, Marksville, LA 71351.

XIV. Billing Rights

YOUR BILLING RIGHTS - KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under Tribal law and applicable federal law.

What To Do If You Find a Mistake on Your Periodic Statement

If you think there is an error on your Periodic Statement, write to Mobiloans Customer Support at Mobiloans, LLC, P.O. Box 1409, Marksville, LA 71351, or contact us electronically at http://www.mobiloans.com.

In your correspondence, give us the following information:

- Account information your name and Account number;
- Dollar amount the dollar amount of the suspected error; and
- Description of problem if you think there is an error on your Periodic Statement, describe what you believe is wrong and why
 you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your Periodic Statement; and
- At least 3 Business Days before an automated payment is scheduled if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing or electronically. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Correspondence

When we receive your correspondence, we must do two things:

- Within 30 days of receiving your correspondence, we must tell you that we received your correspondence. We will also tell you if we have already corrected the error.
- Within 90 days of receiving your correspondence, we must either correct the error or explain to you why we believe the Periodic Statement is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your Periodic Statement, and we may continue to charge Finance Charges on that
 amount in accordance with this Agreement.
- While you do not have to pay the amount in question, you are responsible for the remainder of the outstanding balance of your

Account.

We can apply any unpaid amount against your Credit Limit,

After we finish our investigation, one of two things will happen:

- 1. If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- 2. If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable Finance Charges on that amount in accordance with this Agreement. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your Periodic Statement is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your Periodic Statement. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your Periodic Statement is correct.

XV. Change in Terms

We reserve the right to change the terms of this Agreement at any time with notice to you as required by Tribal Law and applicable federal law. Such changes may apply to Mobiloans Credit and any current amounts of outstanding Mobiloans Cash as well as to future Mobiloans Cash balances. By continuing to use the Mobiloans Credit service, you are accepting the change in terms, or you may decline the change in terms by no longer using Mobiloans Credit prior to the effective date of the change or by requesting that access to your Mobiloans Credit Account be discontinued. If you discontinue access, you will still be required to repay all amounts that you owe on your Mobiloans Credit Account pursuant to the continuing terms of the Agreement.

XVI. Transfer of Rights; Maintenance of Register

We may assign or transfer this Agreement, or any of our rights hereunder, to another person or entity without notice or consent from you. Regardless of any transfer, this Agreement shall remain exclusively subject to the laws and courts of the Tribe. As an integral component of accepting this Agreement, you irrevocably consent to the jurisdiction of the Tribal courts for the purposes of this Agreement. Mobiloans, LLC, (the "Registrar") acting solely for this purpose as your irrevocably appointed agent, shall maintain at an office located within the geographic boundaries of the United States a copy of each assignment of this Agreement delivered to it and a register (the "Register") for the recordation of the names and addresses of the original owner and assignment, and the amounts of the principal, interest, fees, charges and other amounts owing to each from time to time pursuant to the terms of this Agreement. The Register may be in electronic form. The entries of the Register shall be conclusive, and you, the Registrar, the Lender and all of its assignees shall treat each person whose name is recorded in the Register pursuant to these terms as the owner of such principal, interest, fees, charges and other amounts for all purposes of this Agreement and any rights hereunder, notwithstanding notice to the contrary. The name of the owner in the Register shall be available to you by written request to the Registrar at any reasonable time and from time to time upon reasonable prior notice. In addition to the foregoing, the Registrar shall include on the Register the names and addresses of those persons holding participation interests in the receivables outstanding from time to time in the Accounts of which it has notice. Any fees and expenses of the Registrar for its services shall be charged to the registered owner of the loan and not to you.

XVII. Dispute Resolution; Arbitration

Notice of Waiver of Jury Trail and Arbitration Agreement

This Agreement includes a binding Waiver of Jury Trial and Arbitration Agreement. You may opt out of the Waiver of Jury Trial and Arbitration Agreement by following the instructions below.

RIGHT TO OPT OUT. IF YOU DO NOT WISH YOUR ACCOUNT TO BE SUBJECT TO THE FOLLOWING WAIVER OF JURY TRIAL AND ARBITRATION AGREEMENT, YOU MUST ADVISE US IN WRITING AT MOBILOANS, LLC, P.O. BOX 1409, MARKSVILLE, LA 71351 OR VIA EMAIL AT SUPPORT@MOBILOANS.COM. YOU MUST CLEARLY PRINT OR TYPE YOUR NAME AND ACCOUNT NUMBER OR SOCIAL SECURITY NUMBER AND STATE THAT YOU REJECT ARBITRATION, YOU MUST GIVE WRITTEN NOTICE; IT IS NOT SUFFICIENT TO TELEPHONE US. WE MUST RECEIVE YOUR LETTER OR E-MAIL WITHIN SIXTY (60) DAYS AFTER THE DATE YOUR MOBILOANS CREDIT ACCOUNT IS ESTABLISHED OR YOUR REJECTION OF ARBITRATION WILL NOT BE EFFECTIVE. IN THE EVENT YOU OPT OUT OF THE ARBITRATION AGREEMENT, ANY DISPUTES UNDER THIS AGREEMENT OR RELATED TO YOUR MOBILOANS CREDIT ACCOUNT SHALL NONETHELESS BE GOVERNED UNDER THE LAWS OF THE TUNICA-BILOXI TRIBE OF LOUISIANA AND MUST BE BROUGHT WITHIN THE COURT SYSTEM THEREOF, TO WHOSE JURISDICTION YOU IRREVOCABLY CONSENT FOR THE PURPOSES OF THIS AGREEMENT.

WAIVER OF JURY TRIAL AND ARBITRATION AGREEMENT

In this Waiver of Jury Trial and Arbitration Agreement (this "Arbitration Agreement"), "Tribe" or "Tribal" refers to the Tunica-Biloxi Tribe of Louisiana, a sovereign nation located within the United States of America, and "Tribal Law" means any law or regulation duly enacted by the Tunica-Biloxi Tribe of Louisiana.

PLEASE READ THIS WAIVER OF JURY TRIAL AND ARBITRATION AGREEMENT CAREFULLY. Unless you exercise your right to opt-out of arbitration in the manner described above, any dispute you have with Lender, its agents, operator of the website where you submitted your Application, purchaser(s) of any interest in the Agreement or your Account, or anyone else under the Agreement, will be resolved by binding arbitration. Arbitration replaces the right to go to court, including the right to have a jury, to engage in discovery (except as may be provided in the arbitration rules), and to participate in a class action or similar proceeding. In arbitration, a dispute is resolved by an arbitrator instead of a judge or jury. Arbitration procedures are simpler and more limited than court procedures. Any arbitration will be limited to addressing your dispute individually and will not be part of a class-wide or consolidated arbitration proceeding.

Agreement to Arbitrate. You agree that any Dispute (defined below) will be resolved by arbitration in accordance with Tribal Law.

Arbitration Defined. Arbitration is a means of having an independent third party resolve a Dispute. A "Dispute" is any controversy or claim between you and Lender, its marketing agent, collection agent, any subsequent holder of your Mobiloans Credit Account, or any of their respective agents, affiliates, assigns, employees, officers, managers, members or shareholders (each considered a "Holder" for purposes of this Agreement). The term Dispute is to be given its broadest possible meaning and includes, without limitation, all claims or demands (whether past, present, or future, including events that occurred prior to the opening of your Account), based on any legal or equitable theory (tort, contract, or otherwise), and regardless of the type of relief sought (i.e., money, injunctive relief, or declaratory relief). A Dispute includes, by way of example and without limitation, any claim arising from, related to or based upon marketing or solicitations to obtain the loan and the handling or servicing of your account whether such Dispute is based on a Tribal, federal or state constitution, statute, ordinance, regulation, or common law, and including any issue concerning the validity, enforceability, or scope of this loan or the Arbitration Agreement.

You acknowledge and agree that by entering into this Arbitration Agreement:

- (a) YOU ARE GIVING UP YOUR RIGHT TO HAVE A TRIAL BY JURY TO RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES;
- (b) YOU ARE GIVING UP YOUR RIGHT TO HAVE A COURT RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES; and
- (c) YOU ARE GIVING UP YOUR RIGHT TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, AND/OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT FILED AGAINST US AND/OR RELATED THIRD PARTIES.

Choice of Arbitrator. Any party to a Dispute, including a Holder or its related third parties, may send the other party written notice by certified mail return receipt requested at the address appearing at the top of the Agreement of their intent to arbitrate and setting forth the subject of the dispute along with the relief requested, even if a lawsuit has been filed. Regardless of who demands arbitration, you shall have the right to select any of the following arbitration organizations to administer the arbitration: the American Arbitration Association (1-800-778-7879) https://www.adr.org; JAMS (1-800-352-5267) https://www.adrs.org; JAMS (1-800-352-5267) https://www.adrs.org; or an arbitration organization agreed upon by you and the other parties to the Dispute. The chosen arbitrator will utilize the rules and procedures applicable to consumer disputes of the chosen arbitration Agreement, including the limitations on the Arbitratore do not contradict either Tribal Law or the express terms of this Arbitration Agreement, including the limitations on the Arbitratore below. The party receiving notice of Arbitration will respond in writing by certified mail return receipt requested within twenty (20) days. You understand that if you demand Arbitration, you must inform us of your demand and of the arbitration organization you have selected. You also understand that if you fail to notify us, then we have the right to select the arbitration organization. Any arbitration under this Agreement may be conducted either on Tribal land or within thirty miles of your residence, at your choice, provided that this accommodation for you shall not be construed in any way (a) as a relinquishment or waiver of the Triba's sovereign status or immunity, or (b) to allow for the application of any law other than Tribal Law

Cost of Arbitration. We will pay the filing fee and any costs or fees charged by the arbitrator regardless of which party initiates the arbitration. Except where otherwise provided by Tribal Law, each party will be responsible for its own attorneys' fees and other expenses. Unless prohibited by law, the arbitrator may award fees, costs, and reasonable attorneys' fees to the party who substantially prevails in the arbitration.

Waiver of Jury Trial and Waiver of Ability to Participate in a Class Action. YOU HEREBY AGREE THAT YOU ARE WAIVING YOUR RIGHT TO A JURY TRIAL, TO HAVE A COURT DECIDE YOUR DISPUTE, AND YOU ARE WAIVING YOUR ABILITY TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, TO PARTICIPATE IN A CLASS ACTION LAWSUIT, OR IN ANY OTHER REPRESENTATIVE CAPACITY FOR OTHERS IN THE ARBITRATION, AND TO CERTAIN DISCOVERY AND OTHER PROCEDURES THAT WOULD BE AVAILABLE IN A LAWSUIT. The arbitrator has the ability to award all remedies available under the laws of the Tunica-Biloxi Tribe of Louisiana, whether at law or in equity, to the prevailing party, except that the parties agree that the arbitrator has no authority to conduct class-wide proceedings and will be restricted to resolving the individual Disputes between the parties. The validity, effect, and enforceability of this waiver of class action lawsuit and class-wide arbitration is to be determined solely by a court of competent jurisdiction of the Tunica-Biloxi Tribe of Louisiana, and not by the arbitrator. If the court refuses to enforce the class-wide arbitration waiver, or if the arbitrator fails or refuses to enforce the waiver of class-wide arbitration, the parties agree that the Dispute will proceed in Tribal court and will be decided by a Tribal court judge, sitting without a jury, under applicable court rules and procedures and may be enforced by such court through any measures or reciprocity provisions available. As an integral component of accepting this Agreement, you irrevocably consent to the jurisdiction of the Tribal courts for purposes of this Agreement.

Judicial Review. The arbitrator will apply the laws of the Tunica-Biloxi Tribe of Louisiana and the terms of this Agreement, including the Arbitration Agreement. The arbitrator must apply the terms of this Arbitration Agreement, including without limitation the waiver of class-wide arbitration. The arbitrator may decide, with or without a hearing, any motion that is substantially similar to a motion to dismiss for failure to state a claim or a motion for summary judgment. If allowed by statute or applicable law, the arbitrator may award statutory damages and/or reasonable attorneys' fees and expenses. The arbitrator will make written findings and the arbitrator's award may be filed with the Tribal court. The arbitration award will be supported by substantial evidence and must be consistent with this Agreement and applicable law or may be set aside by the Tribal court upon judicial review.

Other Provisions. This Arbitration Agreement will survive: (I) termination or changes in this Agreement, the Account, or the relationship

between us concerning the Account; (ii) the bankruptcy of any party; and (iii) any transfer, sale or assignment of my Note, or any amounts owed on my account, to any other person or entity. This Arbitration Agreement benefits and is binding upon you, your respective heirs, successors and assigns. It also benefits and is binding upon us, our successors and assigns, and related third parties. The Arbitration Agreement continues in full force and effect, even if your obligations have been paid or discharged through bankruptcy. The Arbitration Agreement survives any termination, amendment, expiration, or performance of any transaction between you and us and continues in full force and effect unless you and we otherwise agree in writing. If any of this Arbitration Agreement is held invalid, the remainder shall remain in effect.

GOVERNING LAW. This Arbitration Agreement is governed by the laws of the Tunica-Biloxi Tribe of Louisiana, the Indian Commerce Clause of the United States Constitution, the Federal Arbitration Act ("FAA") and the decisions of the United States Supreme Court interpreting the FAA, and other applicable federal law. We do not have a presence in Louisiana or any other State of the United States of America. Neither this Agreement nor the Lender is subject to the laws of any State of the United States. Although Mobiloans, LLC is voluntarily agreeing to the application of the FAA and relevant judicial interpretations of the FAA to this Arbitration Agreement, such voluntary application does not represent acquiescence by the Tribe of the general application of such law or any other federal law to the Tribe's operations unless such law is expressly applicable thereto.

XVIII. Governing Law

This Agreement is governed by the laws of the Tunica-Biloxi Tribe of Louisiana, the Indian Commerce Clause of the United States Constitution and other applicable federal law. We do not have a presence in Louisiana or any other State of the United States of America. Neither this Agreement nor the Lender is subject to the laws of any State of the United States. Mobiloans, LLC may choose to voluntarily use certain federal laws as guidelines for the provision of services. Such voluntary use does not represent acquiescence of the Tribe to any federal law unless found expressly applicable to Tribal operations offering such services.

XIX. Electronic Signature and Electronic Records

We are required by law to provide you with Periodic Statements and certain other disclosures and notices ("Subsequent Disclosures"). By checking the "Sign Here" box on the Application, that action will signify your agreement that this Agreement and the Subsequent Disclosures we provide to you constitute electronic records under the Electronic Signatures in Global and National Commerce Act (15 U.S.C. Sections 7001 and following) in a manner consistent with Tribal Law and applicable federal law.

By checking the "Sign Here" box on your Application, you agree to receive all such disclosures electronically. To access these Subsequent Disclosures, in most cases, we will provide you with such disclosures at our web site or the web sites of our vendors. By checking the box, you acknowledge that you are able to electronically access the Mobiloans website (http://www.mobiloans.com), and to electronically access and print the periodic statements and other Subsequent Disclosures we will be providing to you in connection with your Mobiloans Credit account. We will notify you of Subsequent Disclosures by email and will provide copies of any Subsequent Disclosures to you in electronic form by including them in the email, posting them on the Mobiloans website or by providing a link to them on the website. In order to access, view and retain Subsequent Disclosures in electronic form, you must have a computer with Internet access. The minimum system requirements include software that supports 128-bit security encryption and Adobe Reader® version 9.0.

Your agreement to receive disclosures and notices from us in electronic form does not mean you cannot obtain a paper copy of any such disclosure or notice. If you wish to obtain a paper copy of any document or withdraw your consent to receive Subsequent Disclosures electronically, contact us in writing at Mobiloans Customer Support, Mobiloans, LLC, P.O. Box 1409, Marksville, LA 71351. You will be charged a \$5.00 fee for the provision of each paper copy. The same fee will apply to customers who withdraw their consent to receive electronic disclosures and notices.

By checking the "Sign Here" box for Electronic Delivery of Disclosures on your Application, you acknowledge receipt of the Terms and Conditions governing your Mobiloans Credit Account, that you have read and agreed to these Terms and Conditions, and that you agree to receive Subsequent Disclosures from us in electronic form.

XX. Electronic Payment Authorization

Consent to Pre-Authorized Electronic Payments

By submitting the last four digits of your Social Security number in the "Sign Here" box on the Application, I hereby authorize and request Mobiloans, LLC to initiate debits to my Demand Deposit Account for my regularly scheduled AutoPay payments equal to the Minimum Payment Amount disclosed on each Periodic Statement. I further authorize Mobiloans, LLC to initiate ACH debit entries to my Demand Deposit Account for any amount of each AutoPay payment. This authority is to remain in full force and effect until Mobiloans, LLC shall have received written notification from me stating my termination in such time and in such manner as to afford Mobiloans, LLC a reasonable opportunity to act upon such notice.

I hereby acknowledge that I shall have the right to stop payment of an ACH debit entry to my designated Demand Deposit Account by providing notification to Mobiloans, LLC in such time as to afford it with a reasonable opportunity to act upon such order prior to it debiting my Demand Deposit Account as described below. After my Demand Deposit Account has been debited, I may have the right to have the amount of an erroneous debit credited to my Demand Deposit Account, respectively, by Mobiloans, LLC, provided I send written notice of such debit to Mobiloans, LLC.

Right to Stop Preauthorized Payments

If you have authorized us in advance to make a one-time or recurring payment out of your Demand Deposit Account, you can stop any of these payments by calling us at 877-836-1518 or writing to us at Mobiloans Customer Support, Mobiloans, LLC, P.O. Box 1409, Marksville, LA 71351, in time for us to receive your request by 4:00 pm Central Time at least two Business Days before the applicable Due Date. If

you call, we may also require you to put your request in writing and send it to us within 14 days after you call.

If you order us to stop one of these payments by 4:00 pm Central Time at least two Business Days before the applicable Due Date, and we do not do so, we will be liable for your losses or damages.

Error Resolution

In case of errors or questions about an AutoPay or electronic payment, call us at 877-836-1518 or write to us at Mobiloans Customer Support, Mobiloans, LLC, P.O. Box 1409, Marksville, LA 71351. We must hear from you no later than 60 days after we sent the FIRST Periodic Statement on which the problem or error appeared.

- Tell us your name and account number;
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information; and
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 Business Days.

We will determine whether an error occurred within 10 Business Days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 Business Days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 Business Days, we may not credit your account.

For errors involving new Accounts (Accounts that have been open less than 45 days), we may take up to 90 days to investigate your complaint or question. For new Accounts, we may take up to 20 Business Days to credit your Account for the amount you think is in error.

We will tell you the results within 3 Business Days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation. If you need more information about our error-resolution procedures, call us at 877-836-1518 or write to us at Mobiloans Customer Support, Mobiloans, LLC, P.O. Box 1409, Marksville, LA 71351.

By submitting the last four digits of your Social Security number in the Terms and Conditions section of the Application you acknowledge that you are not required to consent to receive funds or repay your loan by an ACH transaction crediting or debiting to your Demand Deposit Account. If you authorize us to effect ACH debit entries to your Demand Deposit Account for this line of credit, by submitting the last four digits of your Social Security number you also agree that the Electronic Payment Authorization set forth in this agreement is to remain in full force and effect unless you terminate such authority. If you terminate such authority, you agree to provide us with another means of payment acceptable to us in our sole discretion.

EXHIBIT I



HOW WE'RE DIFFERENT



Rates decrease over time with on-time payments.



With flexible payment scheduling you can choose your terms.



RISE is all about putting you in control. Our Credit Score Plus tracks credit activity and gives you the tools to monitor your credit. Sign up for Credit Score Plus



LOANS. Read more

Know Before You Owe

Loan Cost & Terms

Credit Score Plus

Why We're Different

Privacy

Security

WATCH OUR LATEST ADS AND FOLLOW US ON

YOU



RISE Blog

Installment Loans

Financial Terms

Online Loans Cash Loans

Site Map

©2014 RISE. All Rights Reserved.

*RISE and its affiliates offer installment loans and credit services only to residents in those states where permitted by law. To obtain a loan, you must apply online and have a valid checking account and email address. Applications processed and approved before 6 p.m. ET are typically funded the next business day. In some cases, we may not be able to verify your application information and may ask you to provide certain documents. Refer to Loan Cost & Terms for additional details. Complete disclosures of APR, fees and payment terms are provided within the Loan Agreement.

Important Disclosures:

Rates may decrease over time based on (i) a history of successful, on-time payments that may qualify you for larger loan amounts with lower rates and (ii) earning points that may qualify you for discounts in the *RISE* Rewards Program. The *RISE* Rewards Program is not available in every state; eligibility for the Rewards Program is subject to *RISE*'s discretion. Reduced rates and choosing your own terms vary by state.

Loan approvals and the amount of any loan for which you may be approved are subject to minimum income requirements and vary by state.

This is an expensive form of credit. *RISE* loans are designed to help you meet your borrowing needs. Appropriate emergencies might be a car repair, medical care for you or your family, or travel expenses in connection with your job. This service is not intended to provide a solution for all credit or other financial needs. Alternative forms of credit, such as a credit card cash advance, personal loan, home equity line of credit, existing savings or borrowing from a friend or relative, may be less expensive and more suitable for your financial needs. Refinancing may be available and is not automatic. Refinancing your loan will extend the term of the loan and result in additional interest charges. Late fees and non-sufficient funds/returned item fees may apply as described in your Loan Agreement. We will never charge you any "hidden fees" that are not fully disclosed in the Loan Agreement or the Loan Cost & Terms. If you don't make a payment on time we will attempt to contact you via one or more authorized methods. All of our collections methods will be in accordance with the guidelines of the federal Fair Debt Collection Practices Act (FDCPA). Because we may report your payment history to one or more credit bureaus, late or non-payment of your loan may negatively impact your credit rating. If you fail to repay your loan in accordance with its terms, we may place your loan with or sell your loan to a third-party collection agency or other company that acquires and/or collects delinquent consumer debt.

First time *RISE* customers typically qualify for an installment loan of \$500 to \$5,000 with APRs that range from 363.97% to 124.67% respectively for bi-weekly payments (though higher amounts may be available in certain states). For example, a \$700 loan in Idaho repaid in 14 bi-weekly payments of \$113.41 (last payment amount varies), including \$887.74 of interest, has an APR of 349.02%.

The foregoing is an example only — loan amounts, loan repayment terms and applicable finance charges vary by state and are governed by your loan agreement and relevant state law. Please see <u>Loan Cost & Terms</u> for more details.





EXHIBIT J

7/19/13

Think Finance Products & Services | LinkedIn

Linked To.

Join LinkedIn to see how you are connected to Think Finance... it's

Get full access to recommendations by professionals in the Linkedin community!

Join Linkedin

5 Products

4 Recommendations

Linkedin Company Rages Stay up-to-date on company news

industry trends, and job daportunities.

Already a member? Sign in »

Think Finance

Overview

Careers Products Employee Insights



Welcome to Think Finance Products

Twenty years after the rise of the modern Internet, the infrastructure is finally in place for software to transform industries at a global scale. The cost of delivering online services is a small fraction of what it was ten years ago. Two billion consumers worldwide use

Think Finance Products

Filter by: All Products

Sort by: Hottest

MOBILOANS

Mobiloans

Mobiloans can be a great way to handle cash emergencies and avoid more expensive bank fees. Once you're approved for a Mobiloans line of credit, you can request cash at any time by logging into Mobiloans.com. Your line of credit will be there when you need it. Cash from your Mobiloans line of...

2 recommendations







plain oreen

Plain Green

At Think Finance, we're passionate about providing better financial products to underbanked consumers. We call it Banking for the Rest of Us . Customers in need of emergency cash can apply online in minutes, get an answer in seconds, and get cash as soon as the next day. Customers choose Plain...

Be the first to recommend



Great Plains Lending

Up to \$500 on Your First Loan and even more at lower rates on future loans! We offer from \$200 to \$500 for your first loan, and up to \$1,000 on subsequent loans. What's great? Unlike many other emergency cash alternatives, as you become eligible for larger future loans, you'll qualify for lower...

1 recommendation





Presta

Presta is the newest way to get today's hottest electronics. Get the brands you want with low payments, no money down and no long-term commitment when you open a Presta Lease . Purchase account. It's like magic. But it's Presta!

1 recommendation





PayDay One

Let's face it - everyone can use a little extra cash from time to time. That's why we're here. At PayDay One, we've created a better way for you to get the cash you need to pay bills, avoid bounced checks, or cover unexpected expenses. Apply now and you can have \$100 to \$1000 in your bank account...

Be the first to recommend

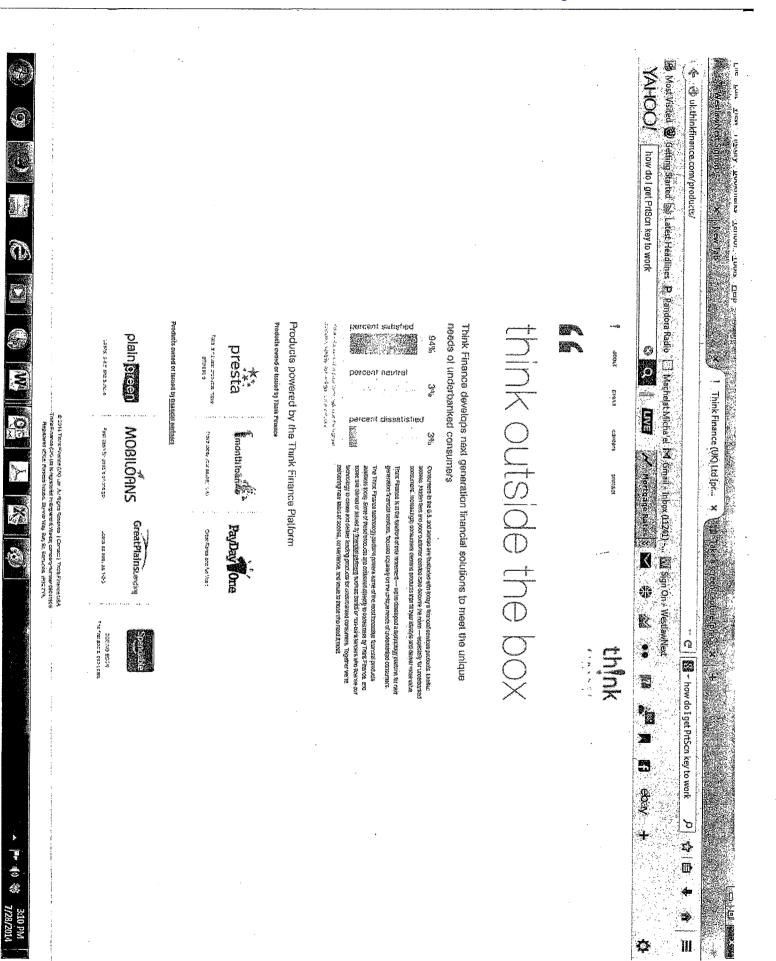
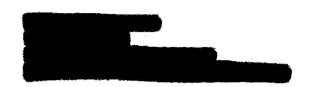


EXHIBIT K





YOU'RE PRE-QUALIFIED!

Get \$1,000 as soon as tomorrow* with no hassle and you don't need perfect credit.

Go to greatplainslending.com Expiration date: 9/29/12

Dear

Life is unpredictable. But you can rely on the team at Great Plains Lending if the unexpected arises.

Whether it's a car repair, medical bill, or other unforeseen expense, Great Plains offers short-term installment loans that can be deposited in your account as soon as tomorrow!* We don't require perfect credit or home ownership. And, this letter verifies your pre-qualified status for a \$1,000 loan without hassle or delay. Just visit greatplainslending.com and apply by 9/29/12.

At Great Plains, we believe you should not have to deal with the threat of late fees or bounced checks. We provide competitive rates and simple terms, so you have a better alternative than a payday loan. The interest on an initial Great Plains installment loan is **up to 27% lower** than fees you'd pay on a payday loan.† Plus, as you build a successful payment record, you'll be eligible for larger loan amounts (up to \$1,500!), and lower rates.** And, with Great Plains, there are no prepayment penalties.

When you need money fast, turn to Great Plains — it's quick, easy and 100% confidential. You'll get an answer in seconds, and get cash as soon as tomorrow!* Just go to greatplainslending.com.

Sincerely,

Your Great Plains Lending Team

P.S. Great Plains is committed to providing a great emergency cash option. Turn to us for a convenient, no-hassle lending experience. Visit us today at greatplainslanding.com.

. Setting of the Tourist Control of the provide property of the property of the Control of the Control of the Additional transformers and the Control of th

Go to greatplainslending.com



You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll free 1-888-567-8688. See <u>PRESCREEN & OPT-OUT NOTICE</u> on the other side for more information about prescreened offers.

© 2012 Great Plains Lending. All Rights Reserved.

This offer is made based on information retrieved as of June 11, 2012. Subsequent events or changes in your information, such as your moving to another state or applying for a loan from us in the interim period, may impact your eliqibility for this offer. If you have any questions, please call us at 1-877-836-1506.

*Great Plains Lending, LLC is a tribal lending entity wholly owned by the Otoe-Missouria Tribe of Indians, a sovereign nation located within the United States of America, and is operating within the boundaries of the Otoe-Missouria Reservation. Applications processed and approved before 6 p.m. ET are typically funded the next business day. In some cases, we may not be able to verify your application information and may ask you to provide certain documents. Maximum loan amount for initial loan is \$1,000. Refer to Loan Cost & Terms for additional details. Complete disclosures of APR, fees and payment terms are provided within the Loan Agreement. The Annual Percentage Rate (APR) for an example loan of \$1,000 is 349.05% with 24 bi-weekly payments of \$141.11; pricing in effect as of July 9, 2012.

**A successful payment is made on time, for the full amount due, and is not returned unpaid (i.e. for insufficient funds).

†Please see reverse side for additional information on competitor comparisons.

Please note: This is an expensive form of credit. Great Plains loans are designed to help you meet your short-term borrowing needs. Appropriate emergencies might be a car repair, medical care for you or your family, or travel expenses in connection with your job. This service is not intended to provide a solution for longer-term credit or other financial needs. Alternative forms of credit may be less expensive and more suitable for your financial needs. Alternative sources you could consider include: a credit card cash advance; personal loans; home equity line of credit; existing savings; or borrowing from a friend or relative.

†First time Great Plains Lending customers typically qualify for an installment loan of \$100 to \$1,000 with an APR of 349.05% to 448.78%, or 27% less than the average 611.96% APR for a payday loan. For example, a \$500 loan from Great Plains at 448.78% APR would require 12 bi-weekly installment payments of \$101.29. After the 12th successful payment, your loan would be paid in full. An average payday loan of \$500 with an APR of 611.96% and a fourteen (14) day term would require one payment of \$617.36. Average payday loan pricing is based on Texas-originated loans facilitated by Credit Service Organizations/Credit Access Businesses such as CashNet USA® (664.30%), ChecknGo® (661.75%), MyCashNow (485.45%), DiscountAdvances.com (456.25%) and Ace Cash Express® (792.05%) as of April 16, 2012.

PRESCREEN & OPT-OUT NOTICE:

This "prescreened" offer of credit is based on information in your credit report indicating that you meet certain criteria. This offer is not guaranteed if you do not continue to meet the criteria used for this "prescreened" offer of credit or: (A) you are below the age required to create a valid contract (18 years of age or 19 years of age in Alabama and Nebraska); (B) you have moved beyond our service area or have an existing loan with us; or (C) the information you submit in connection with accepting this "prescreened" offer of credit is not complete or verifiable. If you do not want to receive prescreened offers of credit from this and other companies, call the consumer reporting agencies toll-free at 1-888-50PT-OUT (1-888-567-8688), or visit the website at www.optoutprescreen.com; or write: TransUnion Opt-Out Request, P.O. Box 505, Woodlyn, PA 19094-0505.